

CITIZENS BANK&TRUST CO

	CPP Disbursement Date 03/20/2009	Cert 16417	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$118	\$110	-7.3%		
Loans	\$76	\$65	-14.3%		
Construction & development	\$14	\$9	-34.7%		
Closed-end 1-4 family residential	\$19	\$17	-13.0%		
Home equity	\$1	\$1	5.5%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-35.9%		
Commercial & Industrial	\$6	\$3	-41.0%		
Commercial real estate	\$32	\$31	-1.7%		
Unused commitments	\$2	\$3	46.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$28	\$27	-3.6%		
Cash & balances due	\$6	\$9	58.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$107	\$98	-8.0%		
Deposits	\$106	\$98	-7.8%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$11	\$11	-1.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	10.1%	--		
Tier 1 risk based capital ratio	13.6%	15.6%	--		
Total risk based capital ratio	15.1%	17.1%	--		
Return on equity ¹	-10.5%	2.1%	--		
Return on assets ¹	-1.0%	0.2%	--		
Net interest margin ¹	4.0%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	44.1%	70.9%	--		
Loss provision to net charge-offs (qtr)	117.6%	-260.9%	--		
Net charge-offs to average loans and leases ¹	1.9%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	22.2%	17.0%	2.2%	0.0%	--
Closed-end 1-4 family residential	4.0%	1.2%	0.1%	0.4%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.1%	0.0%	--
Commercial real estate	0.0%	1.4%	0.2%	0.0%	--
Total loans	5.0%	3.3%	0.5%	0.1%	--